

SMGRPREN09F.XLS vw 7/20/2009

Please remember that Override was added so rates will upload after benefit changes are completed. REMOVE AFTER WE CYCLE THROUGH ONE JUNE 2010 RENEWALS!!!!

The following rates caps are in place beginning with 11/1/2009 renewals.

Change Apply rate hold on Increases less than 5% to less than 2%.
Change Apply calculated increases greater than 5% to greater than 2%

First Year: Decreases greater than 5%, apply calculated decrease;

Decreases less than 5%, apply rate hold; Increases less than 2%, apply rate hold;
Increases greater than 2% and less than 15%, apply calculated increase; Increase greater than 15%, apply 15%

Subsequent years: Decreases greater than 5%, apply calculated decrease;
Decreases less than 5%, apply rate hold; Increases less than 2%, apply rate hold;
Increases greater than 2% and less than 15%, apply calculated increase; Increase greater than 15%, apply 15%

Automate Rate Hold if contract size is 54 or greater
and we are sending letter to group advising them of
required change to merit status. Rate hold applies
to decreasing rate only. 15% rate cap applies.

Merit to Small group: 35 or More Contracts:

Decreases greater than 5%, apply calculated Small Group Rates;
Decreases less than 5%, apply rate hold; Increases less than 5%, apply rate hold;
Increases greater than 5% and less than 15%, apply calculated increase; Increase greater than 15%, apply 15%

Merit to Small group: 34 or More Contracts:
Calculated Small Group Rates

SMGRPREN09G.XLS vw 10/12/2009

Rate cap changed from 15% to 18% per email forwarded by Lisa Billups from Noel Carden

Please remember that Override was added so rates will upload after benefit changes are completed. REMOVE AFTER WE CYCLE THROUGH ONE YEAR TO JUNE 2010 RENEWALS!!!!

vw 2/18/2010

Change label at C MR_CALC:B55 to 18%

SMGRPREN2010_nonMHPv1.XLS vw 5/13/2010

Base Rates Changed Effective 7/1/2010 (8.50% Increase)
Update Trend Factors and Base Rates on K TABLES tab
Add Preferred Blue HDHP Plan
Add BBM, BBS, Legal Plan Year to download

Override removed on on upload since 7/2009 benefit changes are complete. We are just

adding HTN rider to 320/820 plan which will not affect the upload.

Just show Hospital, PMD, Drug and Major Medical coverage code on calc page
Save list of all riders on latest version of Small Group MHP Riders on P:\SG Analysts\Riders
See P:\SG Analysts\Renewals\Renewal Program\July 2010 Filing for summary of Small Group Changes

Calculated Rate Adjustment Percentage	(10% or more decrease	(9.99%) thru (5.00%) decrease	(4.99%) decrease thru 1.99% increase	2.00% increase thru 14.99% increase	15% or more increase
First Year - Cap Applied	Calculated Decrease	Calculated Decrease	Rate Hold	Calculated Increase	15% Increase
Subsequent Years - Cap Applied	Calculated Decrease	Calculated Decrease	Rate Hold	Calculated Increase	15% Increase
Contract Size: 54 and greater;Sending Merit Rates	Rate Hold	Rate Hold	Rate Hold	Calculated Increase	15% Increase
Contract Size: 12 or less	Change to Type Rate J	Change to Type Rate J	Change to Type Rate J	Change to Type Rate J	Type Rate K
Merit to Small Group: 35 or More Contracts	Calculated Small Group Rates	Calculated Small Group Rates	Rate Hold	Calculated Increase	15% Increase
Merit to Small Group: 34 or Less Contracts	Calculated Small Group Rates	Calculated Small Group Rates	Calculated Small Group Rates	Calculated Small Group Rates	Calculated Small Group Rates

Prepared 7/20/2009

Calculated Rate Adjustment Percentage	(10% or more decrease	(9.99%) thru (5.00%) decrease	(4.99%) decrease thru 1.99% increase	2.00% increase thru 17.99% increase	18% or more increase
First Year - Cap Applied	Calculated Decrease	Calculated Decrease	Rate Hold	Calculated Increase	18% Increase
Subsequent Years - Cap Applied	Calculated Decrease	Calculated Decrease	Rate Hold	Calculated Increase	18% Increase
Contract Size: 54 and greater;Sending Merit Rates	Rate Hold	Rate Hold	Rate Hold	Calculated Increase	18% Increase
Contract Size: 12 or less	Change to Type Rate J	Change to Type Rate J	Change to Type Rate J	Change to Type Rate J	Apply 18% increase. Leave as Type Rate K
Merit to Small Group: 35 or More Contracts	Calculated Small Group Rates	Calculated Small Group Rates	Rate Hold	Calculated Increase	Calculated Small Group Rates (Review at 30%)
Merit to Small Group: 34 or Less Contracts	Calculated Small Group Rates	Calculated Small Group Rates	Calculated Small Group Rates	Calculated Small Group Rates	Calculated Small Group Rates

Calculated Rate Adjustment Percentage	(10% or more decrease	(9.99%) thru (5.00%) decrease	(4.99%) decrease thru 1.99% increase	2.00% increase thru 17.99% increase	18% or more increase
First Year - Cap Applied	Calculated Decrease	Calculated Decrease	Rate Hold	Calculated Increase	18% Increase
Subsequent Years - Cap Applied	Calculated Decrease	Calculated Decrease	Rate Hold	Calculated Increase	18% Increase
Contract Size: 54 and greater;Sending Merit Rates	Rate Hold	Rate Hold	Rate Hold	Calculated Increase	18% Increase
Contract Size: 12 or less	Change to Type Rate J	Change to Type Rate J	Change to Type Rate J	Change to Type Rate J	Apply 18% increase. Leave as Type Rate K
Merit to Small Group: 35 or More Contracts	Calculated Small Group Rates	Calculated Small Group Rates	Rate Hold	Calculated Increase	Calculated Small Group Rates (Review at 30%)
Merit to Small Group: 34 or Less Contracts	Calculated Small Group Rates	Calculated Small Group Rates	Calculated Small Group Rates	Calculated Small Group Rates	Calculated Small Group Rates

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U.S. DISTRICT COURT
N.D. OF ALABAMA